

PRSA & PERSONAL PENSION RETIREMENT CLAIM FORM

Before you give us your personal information it is important that you know what your data protection rights are and how and why we use your personal information. This is set out in the Irish Life Data Privacy Notice which is always available on our website at www.irishlife.ie or you can ask us for a copy.

Please read the sections carefully before completing them and use BLOCK CAPITALS.

If any section is blank or illegible, this may result in a delay in processing your request. We recommend that you seek advice from your financial adviser before the completing the form and choosing your option.

Please do not return the form until all information is available.



Plans Be	ing	5 (:la	im	ec	k											
Plan numbers																	
Name																	

Personal/PRSA Retirement Claims Checklist

Please note that your fund value can fall as well as rise and is not guaranteed to hold. The value paid from your plan(s) will be based on unit prices on the date the final requirements are received. You may wish to protect the value of your fund while your claim is being processed by switching your fund(s) to a low risk Cash Fund. Please contact Irish Life or your Financial Advisor for further information.

Have you completed all relevant sections of the claim form and given details of all your other pension plans in Section 3?

Have you included the following with your Claim form?

- A clear certified copy of your passport, driving licence or birth certificate
- A copy of your bank statement dated within the last 6 months. The statement should show your name, address, BIC, IBAN and statement date. There is no need to show any account transactions
- Completed application form if you are purchasing an AMRF, ARF or Annuity with Irish Life
- If you are investing in an ARF or taking taxable cash, evidence of guaranteed income of €12,700 or proof of investment of €63,500 in an AMRF or an Annuity
- If you are opting for a vested PRSA, evidence of guaranteed income of €12,700 or proof of investment of €63,500 in an AMRF or an Annuity
- If your plan is a PRSA and you are retiring early (between 50 and 60) a copy of your P45 from your most recent employment
- If you have Defined Benefits, a letter from the Defined Benefit Scheme Administrator confirming the capital value and benefits paid or payable
- If you have total funds in excess of €2million, a copy of the Personal Fund Threshold certificate if you
 have one from the Revenue Commissioners
- If your marital status is divorced or separated have you completed Section 4?
- If you are investing in an AMRF, ARF or Annuity that's not with Irish Life, please request a letter, called a Willing and Able letter, from the provider you will invest with.
- If you want to allocate tax credits to Irish Life, please contact your Local Tax Office and ask them to
 assign credits on a cumulative basis to the appropriate Irish Life tax number.
 - If you are taking taxable cash, a trivial payment or setting up an AMRF or ARF with Irish Life, the tax number is 4820009 C.
 - If you are setting up an Annuity with Irish Life, the tax number is 0087900 D

Guaranteed Income is annuity income and personal rate State Pension entitlements, e.g. State Pension (Contributory), State Pension (Non-Contributory), Christmas Bonus, Invalidity Pension, Living Alone allowance and Living on an Island allowance. Proof of income is e.g. copy payment advices, letter from administrator, Social Welfare letter, a receipt from An Post where pension is collected.

2. Personal Deta	ils																								
Name																									
Address (claimant)																									
															<u></u>										
Country of residence									<u> </u>				<u> </u> 		<u> </u>	<u> </u>					<u> </u> 	<u> </u>			
PPS Number					-																				
Date of Birth	dd/	mr	n /	/ V	V	V	V	w	e re	equi	re e	vid	len	ce	of :	аσе									
Contact phone numbers	Home		1				7			-qui					Ţ.,	-50									
contact phone numbers	Mobile				+							+	<u> </u>	<u> </u>	+							$^+$			
	WIODIIC																								
a. Have you received retirement	ent benefit	s fro	m a	any o	othe	er p	ens	ion	arr	ang	em	ent	(s) i	?					Yes	; ()	No	(
f No, please go to Section 3 b.				•		·				Ū															
f yes, please complete the fol	lowing:																								
Name of scheme (if applicable)																									
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mployer name (if applicable)			_																	<u> </u>					
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Employer name (if applicable) Start date with Employer Pension type (Company Pension PRR Personal Pension, PRSA)	d d /	mr	n /	/ y	У	у	У		En	d da	te w	vith	Em	plo	oye	d	d	/	m	ım	1 /	' y	<u>у</u> у	у	3
Start date with Employer Pension type (Company Pension PRB, Personal Pension, PRSA)	d d /	mr	m ,	/ y	У	у	У		En	d da	te w	vith	Em	plo	oye	d	d	/	m	nm	/ 	/ y	y y	у)
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Start date with Employer Pension type (Company Pension PRB, Personal Pension, PRSA) Administrator Contact Details	d d /	mr	n ,	/ y	У	у	У		End	d da	te w	with	Em	plo	oye	d	d	/	m	nm	1 /	' y	y y	У	3
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Start date with Employer Pension type (Company Pension PRB, Personal Pension, PRSA) Administrator Contact Details Policy number Start date of policy Retirement benefits you rece i. From Defined Contribution Date benefits were paid Retirement lump sum (beford Balance of the pension fund This includes amounts used sum or amount left in a vest- ii. From Defined Benefit Scl Date benefits were paid	eived: on Schem to purchased PRSA. nemes	oaid) se anr					d € rrec	d d	ona /	al Pe	ensi /	ons	у У		ros	ss va		tak	een	asa	a ta	axak	ble lu	ump	20

1. Financial Adviser Details - only if you have a Financial Adviser

You should get this information from your pension scheme administrator. They will know how to calculate the capital value in line with current legislation.

PPS Number should contain 7 digits and 1 or 2 letters

All questions must be answered. If this section is incomplete it will delay your retirement claim. If you have more than one pension scheme please attach details on a separate sheet.

	b. Have you any other pension ar	rangements where retirement h	enefits have not yet been ta	ven or are about to be taken?
		rangements where retirement b	erients have not yet been ta	Yes No
	If No, please go to Section 3 c.			
	If yes, please complete the follow	ving:		
	Name of scheme (if applicable)			
	Employer name (if applicable)			
	Start date with Employer		End date with Employer	
	Pension type (Company Pension, PRB, Personal Pension, PRSA)			
	Administrator Contact Details			
	Policy number			
	Start date of policy	dd/mm/yyyy		
	i. From Defined Contribution S	Schemes, PRBs, PRSAs or Perso	onal Pensions	
	Date benefits are due to be pai	d	d d / m m / y y y	У
	Expected retirement lump sum	(before any tax)	€	
	Current value of the pension p	lan	€	
	ii. From Defined Benefit Scher	nes		
	Date benefits are due to be pai	d	d d / m m / y y y	У
	Expected retirement lump sum	(before any tax)	€	
You should get this information from	Expected annual pension incor	ne you will receive	€	a year
your pension scheme	Capital value of the pension be	enefit	€	
administrator. They will know how to calculate the	(required if benefits are about to	be taken)		
capital value in line with current legislation.	Current value of any AVCs not inclu	ided in the above amounts	€	
	c. Since 7 December 2005 have arrangement?	you, or do you intend to transfe	er any other pension benefit	s to an overseas pension Yes No
	If No, please go to Section 3 d.			ies () iie
	If yes, please complete the follow	ving:		
	Date or expected date of transfer	dd/mm/yyy	У	
	Name of overseas pension arrangen	nent		
	Administrator Contact Details			
	Gross Transfer Value	€		
	d. If you are 75 or over do you h received a retirement lump su If No, please go to Section 3 e.		RSAs where you have not ta	ken retirement benefits or Yes No
	If yes, please complete the following	ng:		
*This is the value of the pension on your	Pension type (Personal Pension,	'S.		
75th birthday (or on 25 December 2016 if you were 75 before that date) before the deduction of	vested RAC or PRSA / vested PRSA) Administrator Contact Details			
any chargeable excess tax. You should get this	Gross value on 75th birthday*	€		
information from your pension administrator /	5.055 value on 75th biltiluay			
PRSA provider.	e. Do you have a Personal Fund	Threshold (PFT) Certificate issu	ed by the Revenue Commiss	sioners? Yes No
	If yes, and you have total funds in a have one from the Revenue Comm	· · · · · · · · · · · · · · · · · · ·	de a copy of the Personal Fun	d Threshold certificate if you

4. Pe	ension Adjus	tme	nt	O	rde	r																				
	Notice to Trustees been t of any policies now be				ectior	ı wit	h a	jud	licia	al se	epar	atio	on i	n							Ye	s (\bigcirc		No	
	Pension Adjustment Ord policies now being clai		en is	sued	or is	in th	ne p	roc	ess	of	beir	ng i	ssu	ed							Ye	s (\bigcirc		No	
If this sec	ease provide a copy or tion is not completed, the pension plan(s).											-							tm	ent	Or	'dei	r ha	s n	ot b	een
5. Re	etirement Op	tio	ns	(Al	l be	ene	efit	S	ar	e s	sul	oje	ec	t t	0	Re	ev	er	าน	e I	m	ax	im	ur	n I	imits
Part A). Retirement I	Lum	p S	um	1																					
of €500,0	utomatically pay you the 00) unless you specify o t lump sum will be paid	otherw	ise ir	n the	box b	oelo	w. I	f yo	u ł	nave	e a F	PRS	AA	V(C yo	our			.	€						
lump sum Retirement Please condirectly to	total maximum retirements €200,000. Both of the st lump sums between €3 the street of	se limi 200,00 below k Acco	ts inc 0 and so w	clude d €5(/e ca detai	all ret 00,000 n trans Is prov	tirem) will sfer t vide	nent I be this d m	t lun tax pay ust	np ed /m be	sun at s ent in t	ns fr tand and he c	om dard any	all d ra y ot	sou te d her ers	irce curr ba nai	es ta ent lan ne	ake :ly 2 ce p	n si 20% pay eas	nce n. me	e 7 l nts	Dec rela los	cem atin; e a	ber g to cop	200 you yy 0	05. ur pe o f a 1	ension, recent
Account N																						T				
	ne & Address																				Т	Т	Ш			
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Bank Iden	ntifier Code (BIC)																									
IBAN																					Τ	Τ				
	(Account Num	ber)																								
Indicate v required). Retirement (what you want to do w option and also refer t Buy a guaranteed pen	vith the	e rer Add	naini ition	ing fu al Red	ınd (quir	(afto	er p ent:	oay s fo	me or y	nt o	se				me		DDI	ITIC	ON	AL	REC	tick QUII	RE <i>N</i>	MEN	
							uity	, •••		1113								_			_					ula i a Kanna
Option 2)	Post - Retirement (ves This option is only av choose this option w balance will remain is similar manner as AR will need to select ar	vailable e will nveste RF/AM	e if y pay ed in IRFs	out y you . Wh	our r r exis en yo	etire ting ou a	eme fur ppr	ent nds oac	lui an h a	mp nd b age	sun e tr 75,	n ai eat yc	nd t ted ou	he in	a)	Co	mp	ieu	<i>2</i> 36	÷Cuc	יוו כ	OOT	this forn
Option 3)	Invest in an ARF or AM	ΛRF w	ith Ir	ish L	ife														AR	.F/ <i>F</i>	łМ	RF	App	olica	atior	n form
Option 4)	Taxable Cash: pay the	balan	ce su	ıbjec	t to in	com	ne ta	ax (res	tric	tion	s a	ppl	y)			$\overline{}$)	Со	mp	lete	e Se	ctio	n 6	of t	his form
Option 5)	Trivial Pension: Pay the There are 2 ways that									ect t	o ta	Х														
	i) If the balance of your is less than €20,000	ur per			-					s af	ter p	оау	me	nt (of t	he	reti	ren	nen	ıt lu	mp) su	m			
· -	or ii) If your pension fun €330 per annum be sum can be paid su	efore p bject t	aymo o 10	ent o % no	f the i n refu	retire ndal	eme	ent l	lun																	
See Taya	tion Note helow expl	aining	t hai	n or	ation:	ς .																				

	Option 6) Purchase an Annuity	or A	ARF/AI	MRF () ,	with a	nothe	r pro	vider								
	(if more than one provider, please p	rovide de	etails o	n a sep	arate:	sheet)).										
Destination unless	Please send my remaining fund after payment of the retirement lump sum to:																
otherwise stated	> Insurance Company or QFM Name																
		(Payee)															
	Address																
	Contact Name																
	Policy or Reference Number (if availa	able)															
	A Willing & Able letter will be require	ed from t	the rec	eiving	Insura	nce C	ompa	ny or	QFN	١							
	TAXATION NOTE:																
	Retirement Options 1, 2, 3																
	Income tax, PRSI and the Universal S		_		-							-					
	are allocated to Irish Life under tax re to this. If tax credits are not allocated over deducted tax. You may apply to	Retirement Options 4 & 5i) will incur an immediate tax liability. Irish Life will deduct tax at the higher rate unless tax credits are allocated to Irish Life under tax registered number 4820009C. You should contact your Local Inspector of Taxes in relation to this. If tax credits are not allocated at the time of receiving this form, Irish Life will not be in a position to pay a refund of any over deducted tax. You may apply to Revenue for any over deducted tax at the end of the tax year. If you have contacted Revenue to assign tax credits, please tick here														elation	
	Retirement Option 5ii) will incur a	•			•				e. so	vou ca	nnot	apply 1	to Rev	/enue	for a	tax	
	refund at the end of the tax year.		.,							,		11.7					
	6. Leaving Funds in PRSA (vested PRSA) or Taxable Cash Option														1		
	Please answer the following questions. In order to be eligible for the taxable cash option you must be able to ar least one of the questions below. If you have a PRSA and you cannot answer 'Yes' to at least one of the questior €63,500 (or such lesser amount where the fund is less than €63,500) in your PRSA. This is called your restricted be able to draw down any of this value until age 75 unless you meet the guaranteed income for life requiremen									to ans stions icted f	o answer 'Yes' to at stions you must leave cted fund. You will no						
	Eligibility Option																
	Yes I have used or I am in the process of using at least €63,500 of my pension fund to invest into an Approved Minimum Retirement Fund or to purchase a pension for life, from Irish Life or another provider. Important: Please attach confirmation from Qualifying Fund Manager or Insurance Company.																
	Yes I have a guaranteed pens Important: Please attack Social Welfare annuity s	n proof o	of all p	ension	incon	ne e.g	g. cop	y pay	men	t advi	es, le	tter fr					
	Yes I have a restricted fund of Important: Please attack							ther	PRSA	provi	der.						
	Yes I am aged over 75.																
	Please note: If leaving funds in a PRS 5% from the year you turn 71) of the vand ARFs exceed €2million, a withdraus know if you have other ARFs and vyour vested PRSA and paid to you net the time. This minimum withdrawal divested PRSA that meets this requirem	value of y awal of 69 vested PF t of incor oes not a	our ve % from RSAs w me tax, apply to	sted Pf your v ith a to Unive the fir	RSA at ested tal vali rsal So est €63	the en PRSA ue gre cial Cl ,500 c	nd of t must ater th harge of you	the yo be m nan € and l r vest	ear. W ade e 2milli PRSI (ed PF	/here t ach ye on. Th if appl RSA, u	he tot ar. It is is is au icable nless y	al valus your utomat) and a /ou ha	ie of y respo tically any ot ve an	our ve nsibili deduc her tax AMRI	ested ty to cted f xes d	PRSAs let from ue at	
	Unless you tell us otherwise, your regu						-				•					do so	

7. Contributor Declaration

I confirm that I wish to take retirement benefits under my PRSA(s) and / or personal pension plan(s) as outlined in this form. I understand that, where I have chosen the annuity option, the declared annuity rate could change if all required claim documentation is not received within 14 days of the annuity quotation date.

I understand that Irish Life Assurance plc (Irish Life) is required to obtain information from or share information with any Insurance Company or Qualifying Fund Manager shown above for the purpose of completing my claim.

I understand Irish Life is required to deduct tax from any payments to me (other than any tax-free lump sum) and this tax will be deducted at the higher rate unless Irish Life receives a Certificate of Tax Credits. I also understand that the maximum tax free lump sum I can take is €200,000 from all pensions since 7th December 2005. Where my pension lump sum exceeds this limit I understand Irish Life is required to deduct standard rate income tax on the excess between €200,000 and €500,000.

I declare that all the answers to all the questions in this retirement claim form are in every respect true and correct. I declare to the best of my knowledge and belief that the information provided in section 3 of this application form in accordance with Section 787R(4) of the Taxes Consolidation Act 1997 is correct.

FOR PRSA ONLY - Where retirement benefits are being taken from a PRSA between the ages of 50 and 60 (copy of P45 required). I understand that I must be an employee and retire from my job in order to take benefits between 50 and 60. By signing this declaration I confirm that I was a schedule E employee (I am not self employed) and have retired from my job. I understand that from the year I turn 61, Irish Life is obliged to deduct a minimum amount of tax on a yearly basis as if a minimum withdrawal of 4% (or 5% from the year I turn 71) has been taken from my vested PRSA. Where the total value of my vested PRSAs and ARFs are greater than €2 million then a withdrawal of 6% of the value of my vested PRSA must be taken. I understand that it is my responsibility to advise Irish Life if the total value of my ARFs and Vested PRSAs exceed €2 million.

	> Signed	X
Please sign and date		(signature of client)
	Date	d d / m m / y y y y

All figures and options are correct as of July 2018 and may change.

